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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/006,575	11/08/2001	Jay S. Walker	96-060-C1	3457
22927	7590	05/18/2006	EXAMINER	
WALKER DIGITAL 2 HIGH RIDGE PARK STAMFORD, CT 06905				GRAHAM, CLEMENT B
		ART UNIT		PAPER NUMBER
		3628		

DATE MAILED: 05/18/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/006,575	WALKER ET AL.
	Examiner	Art Unit
	Clement B. Graham	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 05 April 2004.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-6 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-6 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____. |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____. | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____. |

DETAILED ACTION

1. Claims 7-49 has been cancelled and claims 1-6 remained pending.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1-658, are rejected under 35 U.S.C. 102(b) as being anticipated by Tsakanikas U.S Patent 5, 570, 465).

As per claim 1, Tsakanika discloses a method of issuing a bearer note comprising the steps of receiving from a user information including a user identifier, and a face value of the bearer note to be issued; and transmitting to the user at least one code for use in generating the bearer note.(see column 6 lines 41-67 and column 7 lines 1-67 and column 11 lines 39-67 and column 12 lies 1-28).

As per claim 2, Tsakanika discloses further comprising the step of: generating the at least one code based on the user information..(see column 6 lines 41-67 and column 7 lines 1-67 and column 11 lines 39-67 and column 12 lies 1-28).

As per claim 3, Tsakanika discloses further including the step, prior to the receiving step, of:

registering the user. .(see column 6 lines 41-67 and column 7 lines 1-67 and column 11 lines 39-67 and column 12 lies 1-28).

As per claim 4, Tsakanika discloses wherein the registering step comprises the steps of: receiving identifying information from the user; receiving an account identifier from the user; and transmitting the user identifier to the user. .(see column 6 lines 41-67 and column 7 lines 1-67 and column 11 lines 39-67 and column 12 lies 1-28).

As per claim 5, Tsakanika discloses wherein the bearer note is a traveler's check. .(see column 6 lines 41-67 and column 7 lines 1-67 and column 11 lines 39-67 and column 12 lies 1-28).

As per claim 6, Tsakanika discloses wherein the bearer note is a certified check.(see column 6 lines 41-67 and column 7 lines 1-67 and column 11 lines 39-67 and column 12 lies 1-28).

Response to Arguments

6. Applicant's arguments files on 4/5/04 have been fully considered but they moot in view of new grounds of rejections.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

May 12, 2006


FRANTZY POINVIL
PRIMARY EXAMINER
